

**CIVIL SERVICE COMMISSION
EMPLOYEE BENEFIT DIVISION
FY 2008-2009 GROUP INSURANCE PREMIUM RATES
RETIREMENT - MONTHLY RATES
Effective October 1, 2008**

Rates apply to retirees under the State's Defined Benefit Retirement Plan and to retirees who converted from the Defined Benefit Plan to the Defined Contribution plan.

Retirees' State Health Plan - Blue Cross Blue Shield PPO					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
121-BCBS					
G	Retiree Only	\$ 63.86	\$ 574.73	\$ 638.59	\$ 651.36
L	Retiree & Spouse	\$ 127.72	\$ 1,149.45	\$ 1,277.17	\$ 1,302.71
R	Retiree & Child(ren)	\$ 80.44	\$ 723.95	\$ 804.39	\$ 820.48
W	Retiree, Spouse & Child(ren)	\$ 147.85	\$ 1,330.63	\$ 1,478.48	\$ 1,508.05
H	Retiree 65+ Only	\$0.00	\$ 334.83	\$ 334.83	\$ 341.53
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 669.67	\$ 669.67	\$ 683.06
S	Retiree 65+ & Child(ren)	\$0.00	\$ 500.64	\$ 500.64	\$ 510.65
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$0.00	\$ 871.00	\$ 871.00	\$ 888.42
N	Retiree under 65 & Spouse 65+	\$0.00	\$ 973.42	\$ 973.42	\$ 992.89
P	Retiree 65+ & Spouse under 65	\$0.00	\$ 973.42	\$ 973.42	\$ 992.89
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$0.00	\$ 1,174.74	\$ 1,174.74	\$ 1,198.23
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$0.00	\$ 1,174.74	\$ 1,174.74	\$ 1,198.23
	Sponsored Dependent under 65	\$703.59	\$0.00	\$703.59	\$717.66
	Sponsored Dependent 65+	\$333.05	\$0.00	\$333.05	\$339.71

Retirees' State Dental Plan					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
DDR					
E	Retiree Only	\$ 4.16	\$ 37.41	\$ 41.57	\$ 42.40
S	Retiree & Spouse	\$ 7.57	\$ 68.18	\$ 75.75	\$ 77.27
C	Retiree & Child(ren)	\$ 9.25	\$ 83.28	\$ 92.53	\$ 94.38
F	Retiree, Spouse & Child(ren)	\$ 12.66	\$ 114.06	\$ 126.72	\$ 129.25

Retirees' State Vision Plan					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTALS	COBRA
VBR					
E	Retiree Only	\$ 0.64	\$ 5.73	\$ 6.37	\$ 6.50
S	Retiree & Spouse	\$ 1.05	\$ 9.32	\$ 10.36	\$ 10.57
C	Retiree & Child(ren)	\$ 1.45	\$ 13.04	\$ 14.49	\$ 14.78
F	Retiree, Spouse & Child(ren)	\$ 1.86	\$ 16.62	\$ 18.48	\$ 18.85

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Blue Care Network Mid-Michigan					
171		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 268.78	\$ 574.73	\$ 843.51	\$ 860.38
L	Retiree & Spouse	\$ 537.57	\$ 1,149.45	\$ 1,687.02	\$ 1,720.76
R	Retiree & Child(ren)	\$ 338.88	\$ 723.95	\$ 1,062.83	\$ 1,084.09
W	Retiree, Spouse & Child(ren)	\$ 626.31	\$ 1,330.63	\$ 1,956.94	\$ 1,996.08
Service Area: Clinton, Eaton, Ingham, and Jackson Counties.					
H	Retiree 65+ Only	\$0.00	\$ 265.12	\$265.12	\$ 270.42
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 530.24	\$530.24	\$ 540.84
S	Retiree 65+ & Child(ren)	\$0.00	\$ 485.48	\$485.48	\$ 495.19
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$0.00	\$ 750.60	\$750.60	\$ 765.61
N	Retiree under 65 & Spouse 65+	\$ 139.24	\$ 973.42	\$ 1,112.66	\$ 1,134.91
P	Retiree 65+ & Spouse under 65	\$ 139.24	\$ 973.42	\$ 1,112.66	\$ 1,134.91
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 158.28	\$ 1,174.74	\$ 1,333.02	\$ 1,359.68
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 158.28	\$ 1,174.74	\$ 1,333.02	\$ 1,359.68

Blue Care Network East Michigan-Flint					
181		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 288.96	\$ 574.73	\$ 863.69	\$ 880.96
L	Retiree & Spouse	\$ 577.93	\$ 1,149.45	\$ 1,727.38	\$ 1,761.93
R	Retiree & Child(ren)	\$ 364.30	\$ 723.95	\$ 1,088.25	\$ 1,110.02
W	Retiree, Spouse & Child(ren)	\$ 673.12	\$ 1,330.63	\$ 2,003.75	\$ 2,043.83
Rates for Retirees or Dependents with Medicare.					
Service Area: Bay, Genesee, Gratiot, Lapeer, Midland, Shiawassee, and Tuscola Counties.					
H	Retiree 65+ Only	\$0.00	\$ 317.25	\$317.25	\$ 323.60
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 634.50	\$634.50	\$ 647.19
S	Retiree 65+ & Child(ren)	\$42.27	\$ 500.64	\$542.91	\$ 553.77
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$0.00	\$ 860.16	\$860.16	\$ 877.36
N	Retiree under 65 & Spouse 65+	\$211.74	\$ 973.42	\$1,185.16	\$ 1,208.86
P	Retiree 65+ & Spouse under 65	\$211.74	\$ 973.42	\$1,185.16	\$ 1,208.86
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$236.08	\$ 1,174.74	\$1,410.82	\$ 1,439.04
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$236.08	\$ 1,174.74	\$1,410.82	\$ 1,439.04

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Blue Care Network East Michigan-Saginaw					
		Retiree	State	MONTHLY	Retiree
191		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 268.96	\$ 574.73	\$ 843.69	\$ 860.56
L	Retiree & Spouse	\$ 537.95	\$ 1,149.45	\$ 1,687.40	\$ 1,721.15
R	Retiree & Child(ren)	\$ 339.11	\$ 723.95	\$ 1,063.06	\$ 1,084.32
W	Retiree, Spouse & Child(ren)	\$ 626.74	\$ 1,330.63	\$ 1,957.37	\$ 1,996.52
Rates for Retirees or Dependents with Medicare.					
Service Area: Saginaw County.					
H	Retiree 65+ Only	\$0.00	\$ 317.25	\$317.25	\$ 323.60
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 634.50	\$634.50	\$ 647.19
S	Retiree 65+ & Child(ren)	\$37.03	\$ 500.64	\$537.67	\$ 548.42
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$0.00	\$ 854.92	\$854.92	\$ 872.02
N	Retiree under 65 & Spouse 65+	\$191.58	\$ 973.42	\$1,165.00	\$ 1,188.30
P	Retiree 65+ & Spouse under 65	\$191.58	\$ 973.42	\$1,165.00	\$ 1,188.30
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$210.68	\$ 1,174.74	\$1,385.42	\$ 1,413.13
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$210.68	\$ 1,174.74	\$1,385.42	\$ 1,413.13

Blue Care Network Southeast Michigan					
		Retiree	State	MONTHLY	Retiree
211		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 265.65	\$ 574.73	\$ 840.38	\$ 857.19
L	Retiree & Spouse	\$ 531.30	\$ 1,149.45	\$ 1,680.75	\$ 1,714.37
R	Retiree & Child(ren)	\$ 334.93	\$ 723.95	\$ 1,058.88	\$ 1,080.06
W	Retiree, Spouse & Child(ren)	\$ 619.05	\$ 1,330.63	\$ 1,949.68	\$ 1,988.67
Rates for Retirees or Dependents with Medicare.					
Service Area: Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.					
H	Retiree 65+ Only	\$0.00	\$ 323.43	\$ 323.43	\$ 329.90
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 646.86	\$ 646.86	\$ 659.80
S	Retiree 65+ & Child(ren)	\$42.35	\$ 500.64	\$ 542.99	\$ 553.85
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$0.00	\$ 866.42	\$ 866.42	\$ 883.75
N	Retiree under 65 & Spouse 65+	\$194.47	\$ 973.42	\$ 1,167.89	\$ 1,191.25
P	Retiree 65+ & Spouse under 65	\$194.47	\$ 973.42	\$ 1,167.89	\$ 1,191.25
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$212.71	\$ 1,174.74	\$ 1,387.45	\$ 1,415.20
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$212.71	\$ 1,174.74	\$ 1,387.45	\$ 1,415.20

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Blue Care Network West Michigan-Great Lakes					
		Retiree	State	MONTHLY	Retiree
311		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 208.03	\$ 574.73	\$ 782.76	\$ 798.42
L	Retiree & Spouse	\$ 416.08	\$ 1,149.45	\$ 1,565.53	\$ 1,596.84
R	Retiree & Child(ren)	\$ 262.34	\$ 723.95	\$ 986.29	\$ 1,006.02
W	Retiree, Spouse & Child(ren)	\$ 485.38	\$ 1,330.63	\$ 1,816.01	\$ 1,852.33
Rates for Retirees or Dependents with Medicare.					
Service Area: Barry, Calhoun, Ionia, Kalamazoo, Kent, Montcalm, Muskegon, Newaygo, and Ottawa Counties. NOTE: Allegan available 01/01/09.					
H	Retiree 65+ Only	\$0.00	\$ 298.26	\$ 298.26	\$ 304.23
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 596.52	\$ 596.52	\$ 608.45
S	Retiree 65+ & Child(ren)	\$2.12	\$ 500.64	\$ 502.76	\$ 512.82
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$0.00	\$ 801.02	\$ 801.02	\$ 817.04
N	Retiree under 65 & Spouse 65+	\$ 111.39	\$ 973.42	\$ 1,084.81	\$ 1,106.51
P	Retiree 65+ & Spouse under 65	\$ 111.39	\$ 973.42	\$ 1,084.81	\$ 1,106.51
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 114.57	\$ 1,174.74	\$ 1,289.31	\$ 1,315.10
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 114.57	\$ 1,174.74	\$ 1,289.31	\$ 1,315.10

Health Alliance Plan					
		Retiree	State	MONTHLY	Retiree
201		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 251.93	\$ 574.73	\$ 826.66	\$ 843.19
L	Retiree & Spouse	\$ 503.87	\$ 1,149.45	\$ 1,653.32	\$ 1,686.39
R	Retiree & Child(ren)	\$ 317.66	\$ 723.95	\$ 1,041.61	\$ 1,062.44
W	Retiree, Spouse & Child(ren)	\$ 587.22	\$ 1,330.63	\$ 1,917.85	\$ 1,956.21
Rates for Retirees or Dependents with Medicare.					
Service Area: Genesee, Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.					
H	Retiree 65+ Only	\$8.94	\$ 334.83	\$ 343.77	\$ 350.65
M	Retiree 65+ & Spouse 65+	\$17.87	\$ 669.67	\$ 687.54	\$ 701.29
S	Retiree 65+ & Child(ren)	\$58.08	\$ 500.64	\$ 558.72	\$ 569.89
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$81.07	\$ 871.00	\$ 952.07	\$ 971.11
N	Retiree under 65 & Spouse 65+	\$197.01	\$ 973.42	\$ 1,170.43	\$ 1,193.84
P	Retiree 65+ & Spouse under 65	\$197.01	\$ 973.42	\$ 1,170.43	\$ 1,193.84
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$260.22	\$ 1,174.74	\$ 1,434.96	\$ 1,463.66
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$260.22	\$ 1,174.74	\$ 1,434.96	\$ 1,463.66

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HealthPlus					
		Retiree	State	MONTHLY	Retiree
622		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 265.86	\$ 574.73	\$ 840.59	\$ 857.40
L	Retiree & Spouse	\$ 531.72	\$ 1,149.45	\$ 1,681.17	\$ 1,714.79
R	Retiree & Child(ren)	\$ 335.19	\$ 723.95	\$ 1,059.14	\$ 1,080.32
W	Retiree, Spouse & Child(ren)	\$ 619.53	\$ 1,330.63	\$ 1,950.16	\$ 1,989.16
Rates for Retirees or Dependents with Medicare.					
Service Area: Genesee, Lapeer, and Shiawassee Counties.					
H	Retiree 65+ Only	\$0.00	\$ 304.16	\$ 304.16	\$ 310.24
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 608.32	\$ 608.32	\$ 620.49
S	Retiree 65+ & Child(ren)	\$ 169.34	\$ 500.64	\$ 669.98	\$ 683.38
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 103.14	\$ 871.00	\$ 974.14	\$ 993.62
N	Retiree under 65 & Spouse 65+	\$ 171.31	\$ 973.42	\$ 1,144.73	\$ 1,167.62
P	Retiree 65+ & Spouse under 65	\$ 171.31	\$ 973.42	\$ 1,144.73	\$ 1,167.62
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 180.16	\$ 1,174.74	\$ 1,354.90	\$ 1,382.00
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 180.16	\$ 1,174.74	\$ 1,354.90	\$ 1,382.00

PHP- Lansing					
		Retiree	State	MONTHLY	Retiree
878		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility. This HMO is not available to retirees who are Medicare eligible or to retirees with Medicare-eligible dependents.					
G	Retiree Only	\$ 304.55	\$ 574.73	\$ 879.28	\$ 896.87
L	Retiree & Spouse	\$ 609.11	\$ 1,149.45	\$ 1,758.56	\$ 1,793.73
R	Retiree & Child(ren)	\$ 383.60	\$ 723.95	\$ 1,107.55	\$ 1,129.70
W	Retiree, Spouse & Child(ren)	\$ 705.17	\$ 1,330.63	\$ 2,035.80	\$ 2,076.52

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Priority West					
		Retiree	State	MONTHLY	Retiree
555		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 209.07	\$ 574.73	\$ 783.80	\$ 799.48
L	Retiree & Spouse	\$ 416.55	\$ 1,149.45	\$ 1,566.00	\$ 1,597.32
R	Retiree & Child(ren)	\$ 262.61	\$ 723.95	\$ 986.56	\$ 1,006.29
W	Retiree, Spouse & Child(ren)	\$ 485.91	\$ 1,330.63	\$ 1,816.54	\$ 1,852.87
Rates for Retirees or Dependents with Medicare.					
Service Area: Allegan, Antrim, Benzie, Crawford, Grand Traverse, Kalkaska, Kent, Leenau, Manistee, Montcalm, Muskegon, Oceana, Osceola, and Ottawa Counties.					
H	Retiree 65+ Only	\$ 209.79	\$ 334.83	\$ 544.62	\$ 555.51
M	Retiree 65+ & Spouse 65+	\$ 419.57	\$ 669.67	\$ 1,089.24	\$ 1,111.02
S	Retiree 65+ & Child(ren)	\$ 447.95	\$ 500.64	\$ 948.59	\$ 967.56
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 622.21	\$ 871.00	\$ 1,493.21	\$ 1,523.07
N	Retiree under 65 & Spouse 65+	\$222.40	\$ 973.42	\$ 1,195.82	\$ 1,219.74
P	Retiree 65+ & Spouse under 65	\$222.40	\$ 973.42	\$ 1,195.82	\$ 1,219.74
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$425.05	\$ 1,174.74	\$ 1,599.79	\$ 1,631.79
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$425.05	\$ 1,174.74	\$ 1,599.79	\$ 1,631.79

Priority East					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility. This HMO is not available to retirees who are Medicare eligible or to retirees with Medicare-eligible dependents.					
G	Retiree Only	\$ 208.93	\$ 574.73	\$ 783.66	\$ 799.33
L	Retiree & Spouse	\$ 417.79	\$ 1,149.45	\$ 1,567.24	\$ 1,598.58
R	Retiree & Child(ren)	\$ 263.46	\$ 723.95	\$ 987.41	\$ 1,007.16
W	Retiree, Spouse & Child(ren)	\$ 487.47	\$ 1,330.63	\$ 1,818.10	\$ 1,854.46

Priority South					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility. This HMO is not available to retirees who are Medicare eligible or to retirees with Medicare-eligible dependents.					
G	Retiree Only	\$ 208.93	\$ 574.73	\$ 783.66	\$ 799.33
L	Retiree & Spouse	\$ 417.79	\$ 1,149.45	\$ 1,567.24	\$ 1,598.58
R	Retiree & Child(ren)	\$ 263.46	\$ 723.95	\$ 987.41	\$ 1,007.16
W	Retiree, Spouse & Child(ren)	\$ 487.47	\$ 1,330.63	\$ 1,818.10	\$ 1,854.46